

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: LISA ANN SPINNICHIO	§	Case No. 1:13-bk-00728
CHARLES JOSEPH SPINNICHIO	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/13/2013.
- 2) The plan was confirmed on 07/23/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/22/2015, 02/18/2015, 03/17/2015, 02/15/2016, 03/08/2016.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/16/2013, 05/15/2014, 12/17/2014.
- 5) The case was completed on 03/29/2018.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,332.00.
- 10) Amount of unsecured claims discharged without full payment: \$16,483.07.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 38,347.45	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 38,347.45

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,033.51	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,033.51
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	7,602.00	8,377.81	6,000.00	4,153.70	0.00
CAPITAL ONE AUTO FINANCE	Uns	0.00	5,309.95	5,309.95	0.00	0.00
ECAST SETTLEMENT CORP	Uns	177.00	177.78	177.78	159.99	0.00
AIS PORTFOLIO SERVICE, LP	Uns	320.00	320.86	320.86	288.76	0.00
YORK ADAMS TAX BUREAU	Pri	712.50	958.00	1,358.00	1,358.00	0.00
JACOBUS LIONS AMULANCE	Uns	715.00	715.00	715.00	643.48	0.00
PORTFOLIO RECOVERY	Uns	0.00	652.13	652.13	586.90	0.00
WEINSTEIN & RILEY PS	Uns	3,608.00	3,702.59	3,702.59	3,332.22	0.00
FAY SERVICING, INC	Sec	287,991.00	305,700.13	0.00	0.00	0.00
BECKET & LEE	Uns	497.00	497.57	497.57	447.80	0.00
LOBEL FINANCIAL CORP	Sec	0.00	1,514.75	0.00	0.00	0.00
FIGI'S INC	Uns	723.00	723.91	723.91	651.50	0.00
ECAST SETTLEMENT	Uns	1,412.00	1,412.24	1,412.24	1,270.98	0.00
PORTFOLIO RECOVERY	Uns	394.00	394.44	394.44	354.98	0.00
PORTFOLIO RECOVERY	Uns	2,207.00	2,207.40	2,207.40	1,986.59	0.00
PORTFOLIO RECOVERY	Uns	276.00	276.98	276.98	249.27	0.00
PORTFOLIO RECOVERY	Uns	1,074.00	1,074.91	1,074.91	967.39	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	1,129.00	1,129.55	1,129.55	1,016.56	0.00
SPRINGCASTLE CREDIT FUNDING	Sec	14,761.00	16,495.89	0.00	0.00	0.00
SPRINGCASTLE CREDIT FUNDING	Uns	0.00	16,495.89	16,495.89	14,845.82	0.00
BANK OF AMERICA	Sec	0.00	70,811.28	0.00	0.00	0.00
PURCHASING POWER	Uns	1,514.75	NA	NA	0.00	0.00
AMERIMARK PREMIER	Uns	89.00	NA	NA	0.00	0.00
K JORDAN	Uns	75.00	NA	NA	0.00	0.00
QVC	Uns	750.00	NA	NA	0.00	0.00
SEARS/CBNA	Uns	1,900.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Uns	68.00	NA	NA	0.00	0.00
SHOP NOW	Uns	87.00	NA	NA	0.00	0.00
THRIFT SAVINGS PLAN	Uns	3,176.91	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	200.00	NA	NA	0.00	0.00
STONEBERRY	Uns	333.45	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 6,000.00	\$ 4,153.70	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 6,000.00	\$ 4,153.70	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,358.00	\$ 1,358.00	\$ 0.00
TOTAL PRIORITY:	\$ 1,358.00	\$ 1,358.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 35,091.20	\$ 26,802.24	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,033.51	
Disbursements to Creditors	\$ 32,313.94	
TOTAL DISBURSEMENTS:		\$ 38,347.45

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/11/2018

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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